

UNITED STATES BANKRUPTCY COURT
DISTRICT OF _____

In re GARY B SCHAEFFER
Debtor

Case No. 09-17126
Reporting Period: 7/26 / 8/25
Social Security # 0893
(last 4 digits only)

MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with the Court and submit a copy to the United States Trustee within 20 days after the end of the month and submit a copy of the report to any official committee appointed in the case.
(Reports for Rochester and Buffalo Divisions of Western District of New York are due 15 days after the end of the month, as are the reports for Southern District of New York.)

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)		
Copies of bank statements		✓	
Disbursement Journal	MOR-2 (INDV)		
Balance Sheet	MOR-3 (INDV)		
Copies of tax returns filed during reporting period			
Summary of Unpaid Post-petition Debts	MOR-4 (INDV)		
Status of Secured Notes, Leases, Installment Payments	MOR-5 (INDV)		
Debtor Questionnaire	MOR-6 (INDV)		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Signature of Debtor

Gary B Schaeffer

Date

9-3-10

Signature of Joint Debtor

Date

In re GARY B SCHAEFFER
Debtor

Case No. 09-17126
Reporting Period: 7-28 / 8-25

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each bank account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

Cash - Beginning of Month	636.89	
RECEIPTS		
Wages (Net)	11,183.73	
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets	807.21	
Other Income (attach schedule)	7,575	
Total Receipts	23,138.73	
Mortgage Payment(s)		5486
Rental Payment(s)		4803
Other Secured Note Payments		2050
Utilities		850
Insurance INTERNET HOME		150.14
Auto Expense		105.27
Lease Payments		
IRA Contributions		
Repairs and Maintenance & MANHATTAN STORAGE		834.00
Medical Expenses		779.78
Food, Clothing, Hygiene		980.24
Charitable Contributions		
Alimony and Child Support Payments		1828
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment & ATM		1209.35
Gifts		
Other (attach schedule)		503.96
Total Ordinary Disbursements		20,512.53
Professional Fees		10 -
U. S. Trustee Fees		650 -
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items		20,512.53
Total Disbursements (Ordinary + Reorganization)		20,512.53
Net Cash Flow (Total Receipts - Total Disbursements)		23,138.73
Cash - End of Month (Must equal reconciled bank statement)		+ 3263.09

MAINTENANCE

In re GARY B SCHAEFFER
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(continuation sheet)

Other Income

OTHER
DEVOCTS

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)

TOTAL DISBURSEMENTS	
LESS: TRANSFERS TO OTHER DEBTOR IN POSSESSION ACCOUNTS	
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	
TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES	

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Continuation Sheet for MOR-1

(Bank account numbers may be redacted to last four numbers.)

*"Adjusted Bank Balance" must equal "Balance per Books"

OTHER

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CASH DISBURSEMENTS

Total Cash Disbursements

Total Bank Account Disbursements

Total Disbursements for the Month

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BALANCE SHEET

The Balance Sheet is to be completed on an accrual basis only. Pre-petition liabilities must be classified separately from post-petition obligations.

ASSETS	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE ON PETITION DATE OR SCHEDULED AMOUNT
SCHEDULE A REAL PROPERTY		
Primary Residence		
Other Property (attach schedule)		
TOTAL REAL PROPERTY ASSETS		
SCHEDULE B PERSONAL PROPERTY		
Cash on Hand		
Bank Accounts		
Security Deposits		
Household Goods & Furnishings		
Books, Pictures, Art		
Wearing Apparel		
Furs and Jewelry		
Firearms & Sports Equipment		
Insurance Policies		
Annuities		
Education IRAs		
Retirement & Profit Sharing		
Stocks		
Partnerships & Joint Ventures		
Government & Corporate Bonds		
Accounts Receivable		
Alimony, maintenance, support or property settlements		
Other Liquidated Debts		
Equitable Interests in Schedule A property		
Contingent Interests		
Other Claims		
Patents & Copyrights		
Licenses & Franchises		
Customer Lists		
Autos, Trucks & Other Vehicles		
Boats & Motors		
Aircraft		
Office Equipment		
Machinery, supplies, equipment used for business		
Inventory		
Animals		
Crops		
Farming Equipment		
Farm Supplies		
Other Personal Property (attach schedule)		
TOTAL PERSONAL PROPERTY		
TOTAL ASSETS		

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TOTAL POST-PETITION LIABILITIES

LIABILITIES SUBJECT TO COMPROMISE (Pre-Petition)

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SUMMARY OF UNPAID POST-PETITION DEBTS

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 91	
Mortgage						
Rent						
Secured Debt/Adequate Protection Payments						
Professional Fees						
Other Post-Petition debt (list creditor)						
Total Post-petition Debts						

Explain how and when the Debtor intends to pay any past due post-petition debts.

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**POST-PETITION STATUS OF SECURED NOTES, LEASES PAYABLE
AND ADEQUATE PROTECTION PAYMENTS**

NAME OF CREDITOR	SCHEDULED MONTHLY PAYMENT DUE	AMOUNT PAID DURING MONTH	TOTAL UNPAID POST- PETITION
TOTAL PAYMENTS			

INSTALLMENT PAYMENTS

TYPE OF POLICY	CARRIER	PERIOD COVERED	PAYMENT AMOUNT & FREQUENCY

CHECKING ACTIVITY

Regular Checking

9959609386

Beginning Balance:

\$636.89

Ending Balance:

\$3,263.09

Date	Description	Amount Subtracted	Amount Added	Balance
7/26	ACH Electronic Credit PAYPAL TRANSFER		380.00 PAYAL	
7/26	Debit Card Purchase 07/22 07:27a #1947 DELTA 00682209202721 NEW YORK-JFK NY 10204 Airlines & Airports	25.00 TRAVEL		991.89
7/27	Debit Card Purchase 07/23 05:52p #1947 DELTA 00621798013406 DALLAS TX 10205 Airlines & Airports	200.00 TRAVEL		
7/27	Debit Card Purchase 07/23 08:57p #1947 YAHOO *GBS4783.COM 800-318-0870 CA 10205 Misc Business Services	39.95 INTERNET		
7/27	Debit Card Purchase 07/24 08:33a #1947 DELTA 00682203593002 SAN DIEGO CA 10207 Airlines & Airports	25.00 TRAVEL		726.94
7/28	ACH Electronic Credit GLOBAL SAGE LTD PAYROLL		11,183.73 SALARY	
7/28	Debit Card Purchase 07/25 #1947 SHERATON LA JOLLA LA JOLLA CA 10208 Hotels & Motels	95.47 TRAVEL		
7/28	Debit Card Purchase 07/26 12:03p #1947 USPS.COM CLICK66100QPS WASHINGTON DC 10208 Specialty Retail stores	12.78 USPS		
7/28	Debit Card Purchase 07/25 02:24p #1947 DELTA ONBOARD ATLANTA GA 10208 Recreational Services	7.00 TRAVEL		11,795.42
7/29	Check # 431	500.00 DR HERBERT		11,295.42
7/30	Debit PIN Purchase 11:22a #1947 CONCOURSE SPACE GG NEW YORK NYUS02154	79.98 FOOD		11,215.44
8/02	Transfer to ESA 11:32a #1947 ONLINE Reference # 000341	1,200.00 HELOC		
8/02	Cash Withdrawal on 08/01 01:12p #1947 Citibank ATM 162 AMSTERDAM AVENUE, NY, NY	100.00 ATM		
8/02	Debit PIN Purchase 11:07a #1947 Papyrus #2215 New York NYUS02159	19.43 TWINS BAY CARS		
8/02	Debit PIN Purchase 10:56a #1947 30 ROCKEFELLER CTR NEW YORK NYUS02159	11.52 FOOD		
8/02	Check # 430	482.00 C.S.		9,402.49
8/03	Debit Card Purchase 08/01 07:45p #1947 CHINA FUN QPS NEW YORK NY 10214 Restaurant/Bar	138.46 FOOD		
8/03	Debit Card Purchase 07/30 08:17p #1947 TRATTORIA SAMBUCCA NEW YORK NY 10212 Restaurant/Bar	114.57 BAY RIDER		
8/03	Debit Card Purchase 07/29 09:57a #1947 ZIPCAR INC 06179954231 MA 10212 Misc Transportation	77.92 TRAVEL		
8/03	Debit Card Purchase 07/31 06:07p #1947 ZIPCAR INC 06179954231 MA 10214 Misc Transportation	57.80 TRAVEL		
8/03	Debit Card Purchase 07/23 #1947 YELLOW CAB OF SAN DIEGO SAN DIEGO CA 10212 Misc Transportation	38.00 TRAVEL		
8/03	Debit Card Purchase 07/31 03:03p #1947 SHELL OIL 57544422603 ROSLYN HEIGHT NY 10214 Autos (rental, service, gas)	15.97 TRAVEL		
8/03	Debit Card Purchase 07/31 11:52a #1947 MTA MVM 72ND STREET QPS 212-METROCARD NY 10214 Misc Transportation	2.25 TRAVEL		
8/03	Check # 432	650.00 V.S. Taxsee		8,306.52
8/04	Deposit 08:33a Teller		3,300.00 250 mencea rent	
8/04	Debit Card Purchase 07/31 02:03p #1947 CLEARWAY AUTO PARTS Mineola NY 10215 Autos (rental, service, gas)	105.27 CAR BATTERY		
8/04	Debit Card Purchase 08/01 05:56a #1947 ZIPCAR INC 06179954231 MA 10215 Misc Transportation	54.44 TRAVEL		
8/04	Debit Card Purchase 07/31 09:22p #1947 WESTSIDE RESTAURANT NEW YORK NY 10215 Restaurant/Bar	18.73 FOOD		
8/04	Debit Card Purchase 07/31 12:22p #1947 NYC DOT METERED PARKIN LONG ISLAND C NY 10215 Autos (rental, service, gas)	1.00 TRAVEL		
8/04	Check # 437	300.00 Osm		
8/04	Check # 436	750.00 B OF A		10,377.08

GARY B. SCHAEFFER
DIP ACCOUNT

Account # 609386

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64078/R1/04F000

Statement Period - July 26 - Aug. 25, 2010

CHECKING ACTIVITY

Continued

Date	Description	Amount Subtracted	Amount Added	Balance
8/05	Debit Card Purchase 08/02 10:14p #1947 REEBOK SPORTS CLUB NY NEW YORK NY 10216 Recreational Services	65.00	Gym	
8/05	Debit Card Purchase 08/03 10:12a #1947 WWW*EARTHLINK.NET 800-719-4660 GA 10216 Misc Business Services	32.85	INTERNET	
8/05	ACH Electronic Debit CITIMORTGAGE INC CHECK PYMT 0000000435	3,484.00	2025 MTG	
8/05	Check # 434	2,807.00	2025 MNTNCE	
8/05	Check # 433	482.00	CS	3,506.23
8/06	Cash Withdrawal 01:14p #1947 Teller	100.00	ATM	
8/06	Debit Card Purchase 08/03 08:47a #1947 MAYSON 2 CLEANERS NEW YORK NY 10217 Misc Personal Services	140.50	DRY CLEANERS	
8/06	Debit Card Purchase 08/03 08:45p #1947 LA BOITE EN BOIS NEW YORK NY 10217 Restaurant/Bar	76.50	FOOD	3,189.23
8/09	Debit Card Purchase 08/04 06:41a #1947 APL*ITUNES 866-712-7753 CA 10218 Specialty Retail stores	5.25	INTERNET	
8/09	Cash Withdrawal on 08/08 01:28p #1947 Citibank ATM 175 W 72ND STREET, NY, NY	100.00	ATM	
8/09	Debit PIN Purchase 08/07 04:24p #1947 2025 BROADWAY NEW YORK NYUS02159	34.78	RX CO PAY	3,049.20
8/10	ACH Electronic Credit PAYPAL TRANSFER		700.00 PAYPAL	
8/10	Incoming Wire Transfer WIRE FROM JL COOPER		7,575.00 PAY PAL (CAR)	
8/10	Debit Card Purchase 08/06 10:49a #1947 NYC-TAXI Q02 LONG ISLAND C NY 10221 Misc Transportation	8.00	TRAVEL	
8/10	Check # 438	2,002.00	250 M. MTG	9,314.20
8/11	INCOMING WIRE TRANSFER FEE INCOMING WIRE FEE	10.00	BANK FEES	
8/11	Debit PIN Purchase 11:02a #1947 1251 6TH AVENUE NEW YORK NYUS02159	11.97	FOOD	
8/11	Check # 439	100.00	OSM	9,192.23
8/12	Check # 443	850.00	J/A	
8/12	Check # 440	200.00	DR. HERBERT	8,142.23
8/13	Debit Card Purchase 08/11 04:22p #1947 DOMINIQUE SALON LTD NEW YORK NY 10224 Misc Personal Services	86.00	HAIR CUT	
8/13	Cash Withdrawal 01:56p #1947 Citibank ATM 175 W 72ND STREET, NY, NY	100.00	ATM	7,956.23
8/16	ACH Electronic Debit 405 MANHATTAN MI 2126315930	834.00	M.M.S.	
8/16	ACH Electronic Debit PAYPAL INST XFER	10.87	PAYPAL	
8/16	Debit Card Purchase 08/12 05:50p #1947 CHINA FUN QPS NEW YORK NY 10225 Restaurant/Bar	40.00	FOOD	
8/16	Debit PIN Purchase 08/15 11:49a #1947 2025 BROADWAY NEW YORK NYUS02159	21.34	FOOD	
8/16	Debit PIN Purchase 08/14 04:07p #1947 2025 BROADWAY NEW YORK NYUS02159	11.97	FOOD	
8/16	Check # 441	482.00	CS	6,556.05
8/17	Debit Card Purchase 08/14 09:10p #1947 PASQUALES COAL OVEN PI NEW YORK NY 10228 Restaurant/Bar	59.75	FOOD	
8/17	Debit PIN Purchase 07:35a #1947 2025 BROADWAY NEW YORK NYUS02159	11.97	FOOD	
8/17	Check # 442	1,996.00	250 MILE MNTNCE	4,488.33
8/18	Debit Card Purchase 08/13 01:23p #1947 COMEDY CELLAR/OLIVE TR NEW YORK NY 10229 Restaurant/Bar	35.67	FOOD	4,452.66
8/19	ACH Electronic Debit PAYPAL INST XFER	40.00	PAYPAL	
8/19	Debit Card Purchase 08/17 05:21p #1947 DISHES QPS NY NY 10230 Restaurant/Bar	23.14	FOOD	
8/19	Debit Card Purchase 08/17 12:32p #1947 AOL*FS MozyHome 866-485-9217 VA 10230 Specialty Retail stores	4.95	INTERNET	
8/19	Check # 444	482.00	CS	3,902.57
8/20	ACH Electronic Debit PAYPAL INST XFER	221.92	PAYPAL	
8/20	Debit Card Purchase 08/17 08:12a #1947 METRO-NORTH TVM 877-886-6677 NY 10231 Misc Transportation	35.50	TRAVEL	

CHECKING ACTIVITY

Continued

Date	Description	Amount Subtracted	Amount Added	Balance
8/20	Debit Card Purchase 08/18 08:30a #1947 ASSOCIATES IN INTERNAL MEDICAL SERVICES Medical Services CitiBank ATM 787 7TH AVE, NY, NY	35.00	mq COPY	
8/20	Cash Withdrawal 11:17a #1947	100.00	ATM	3,510.15
8/23	Debit Card Purchase 08/19 08:13p #1947 STORKIE EXPRESS 09544739993 FL 10232 Specialty Retail stores	71.75	BABY NAMING INVITATIONS	
8/23	Debit PIN Purchase 05:04p #1947 163 WEST 72ND STREET NEW YORK NY 10023	39.99	FOOD	
8/23	Debit PIN Purchase 08/21 01:50p #1947 2025 BROADWAY NEW YORK NY 10023	10.00	Rx COPY	3,388.41
8/24	Debit Card Purchase 08/20 05:30p #1947 LA VELA NEW YORK NY 10235 Restaurant/Bar	58.18	FOOD	
8/24	Debit Card Purchase 08/21 12:25a #1947 AOL* SERVICE 0810 800-827-6364 NY 10233 Misc Business Services	25.90	INTERNET	
8/24	Debit Card Purchase 08/21 04:38a #1947 APL*ITUNES 866-712-7753 CA 10235 Specialty Retail stores	1.29	INTERNET	3,303.04
8/25	Debit Card Purchase 08/23 11:39a #1947 YAHOO *GBS4783.COM 800-318-0870 CA 10236 Misc Business Services	39.95	INTERNET	3,263.09
Total Subtracted/Added		20,512.53	23,138.73	

All transaction times and dates reflected are based on Eastern Standard Time.

¹ Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Overdraft and Returned Item Fees		
	Statement Period Total	Year to Date Total
Total Overdraft Fees	\$0.00	\$34.00
Total Returned Item Fees	\$0.00	\$0.00

Checks Paid											
Check	Date	Amount	Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
430	8/02	482.00	434	8/05	2,807.00	439	8/11	100.00	442	8/17	1,996.00
431	7/29	500.00	436*	8/04	750.00	440	8/12	200.00	443	8/12	850.00
432	8/03	650.00	437	8/04	300.00	441	8/16	482.00	444	8/19	482.00
433	8/05	482.00	438	8/10	2,002.00						

* Indicates gap in check number sequence

ThankYou® Points Summary

Points from checking account and other products and services	100
Points from debit card purchases	998
Total Points forwarded to Citi® ThankYou® Rewards	1,098
Go to thankyou.com to review your point balance and redeem!	

This summary includes only points awarded for the Citibank checking account relationship and may not reflect any bonus points received through a promotional offer. You can obtain updated point information by accessing your ThankYou Member Account at www.thankyou.com. Please refer to the Citibank Program ThankYou Rewards Terms and Conditions provided to the primary (first) signer of the checking account upon enrollment of your Citibank checking account and the Terms and Conditions of ThankYou Rewards for important details.

